

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number	:	09/765,137	Confirmation No.:	7821
Applicant	:	Lloyd Adams		
Filed	:	01/18/2001		
Title	:	<b>Network Based Loan Approval and Document Origination System</b>		
TC/Art Unit	:	3691		
Examiner:	:	Akintola, Olabode		
Docket No.	:	JPM-052		
Customer No.	:	<b>70813</b>		

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE AFTER FINAL REJECTION**

In response to the Final Office Action dated April 11, 2011, please enter the following:

*A listing of claims* begins on page 2 of this paper.

*Remarks* begin on page 9 of this paper.